

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

Eastern District of North Carolina

Case number (If known): \_\_\_\_\_ Chapter you are filing under:

Chapter 7

Chapter 11

Chapter 12

Chapter 13

Check if this is an  
amended filing**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy****04/20**

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<b>1. Your full name</b>  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Teresa First name  Inez Middle name  Heckstall Last name  _____ Suffix (Sr., Jr., II, III)	_____ First name  _____ Middle name  _____ Last name  _____ Suffix (Sr., Jr., II, III)
<b>2. All other names you have used in the last 8 years</b>  Include your married or maiden names.	Teresa First name  I Middle name  Heckstall Last Name  Teresa First name  _____ Middle name  Heckstall Last Name	_____ First name  _____ Middle name  _____ Last Name

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

xxx - xx - 0437

xxx - xx - \_\_\_\_\_

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and *doing business as* names

**About Debtor 1:**

I have not used any business names or EINs.

Business name

EIN

**About Debtor 2 (Spouse Only in a Joint Case):**

I have not used any business names or EINs.

Business name

EIN

**5. Where you live**

509 York Street

Number Street

Elizabeth City NC 27909

City State ZIP Code

PASQUOTANK-NC

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

**If Debtor 2 lives at a different address:**

Number Street

City State ZIP Code

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

*Check one:*

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

*Check one:*

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**Part 2: Tell the Court About Your Bankruptcy Case****7. The chapter of the Bankruptcy Code you are choosing to file under**

*Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

Chapter 7  
Chapter 11  
Chapter 12  
Chapter 13

**8. How you will pay the fee**

**I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

**I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

**I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

No.

Yes. District North Carolina Eastern When 05/09/2016 Case Number 16-02457-5-JNC  
MM / DD / YYYY

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

No.

Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_  
MM / DD / YYYY

**11. Do you rent your residence?**

No. Go to line 12

Yes. Has your landlord obtained an eviction judgment against you?

No. No. Go to line 12

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**

- No. Go to Part 4.  
 Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
 Name of business, if any

\_\_\_\_\_  
 Number Street

\_\_\_\_\_  
 City State ZIP Code

*Check the appropriate box to describe your business:*

- Health Care Business (as defined in 11 U.S.C. § 101(27A))  
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
 Stockbroker (as defined in 11 U.S.C. § 101(53A))  
 Commodity Broker (as defined in 11 U.S.C. § 101(6))  
 None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

- No. I am not filing under Chapter 11.  
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.  
 Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

- No.  
 Yes. What is the hazard?

\_\_\_\_\_  
 If immediate attention is needed, why is it needed?

\_\_\_\_\_  
 Where is the property?

\_\_\_\_\_  
 Number Street

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

City	State	ZIP Code
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Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**
**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any

**I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

**I am not required to receive a briefing about credit counseling because of:**

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

**I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any

**I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

**I am not required to receive a briefing about credit counseling because of:**

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

**Part 6:** Answer These Questions for Reporting Purposes

<b>16. What kind of debts do you have?</b>	<b>16a. Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17		
	<b>16b. Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17		
	<b>16c.</b> State the type of debts you owe that are not consumer debts or business debts.  <hr/>		
<b>17. Are you filing under Chapter 7?</b>  <b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>	No. I am not filing under Chapter 7. Go to line 18  Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  No Yes		
<b>18. How many creditors do you estimate that you owe?</b>	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
<b>19. How much do you estimate your assets to be worth?</b>	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
<b>20. How much do you estimate your liabilities to be?</b>	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion

**Part 7:** Sign Below

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X** \_\_\_\_\_  
 Signature of Debtor 1

Date 11/12/2021  
 MM / DD / YYYY

**X** \_\_\_\_\_  
 Signature of Debtor 2

Executed on \_\_\_\_\_  
 MM / DD / YYYY

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X**

_____	Date	_____
Signature of Debtor 1		MM / DD / YYYY

\_\_\_\_\_  
Printed name

\_\_\_\_\_  
Firm name

\_\_\_\_\_ Street

_____	State	ZIP Code
City		

Contact phone	_____	Email address	_____
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_____	State
Bar number	



Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**For you if you are filing this bankruptcy without an attorney**

**If you are represented by an attorney, you do not need to file this page.**

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

No

Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

No

Yes. Name of Person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

**X**

Signature of Debtor 1

Date 11/12/2021  
MM / DD / YYYY

Contact phone 252-339-9683

Cell phone 252-339-9683

Email address teresaiheck@yahoo.com

**X**

Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

Contact phone \_\_\_\_\_

Cell phone \_\_\_\_\_

Email address \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name

Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Eastern District of North CarolinaCase number  
(If known) \_\_\_\_\_Check if this is an  
amended filing**Official Form 106Dec****Declaration About an Individual Debtor's Schedules****12/15****If two married people are filing together, both are equally responsible for supplying correct information.****You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.****Sign Below****Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?**

No

Yes. Name of person \_\_\_\_\_ . *Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).***Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.****X**\_\_\_\_\_  
Signature of Debtor 1**X**\_\_\_\_\_  
Signature of Debtor 2Date 11/12/2021

MM / DD / YYYY

Date \_\_\_\_\_

MM / DD / YYYY

**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Eastern District of North Carolina		
Case number (If known)			

Check if this is an amended filing

**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information****12/15**

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.**

**Part 1: Summarize Your Assets****Your assets**  
Value of what you own1. *Schedule A/B: Property* (Official Form 106A/B)1a. Copy line 55, Total real estate, from *Schedule A/B* ..... \$ 69300.001b. Copy line 62, Total personal property, from *Schedule A/B* ..... \$ 62729.061c. Copy line 63, Total of all property on *Schedule A/B* ..... \$ 132029.06**Part 2: Summarize Your Liabilities****Your liabilities**  
Amount you owe2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* ..... \$ 151674.003. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* ..... \$ 2397.003b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* ..... + \$ 79188.00**Your total liabilities** \$ 233259.00**Part 3: Summarize Your Income and Expenses**4. *Schedule I: Your Income* (Official Form 106I)Copy your combined monthly income from line 12 of *Schedule I* ..... \$ 3396.255. *Schedule J: Your Expenses* (Official Form 106J)Copy your monthly expenses from line 22c of *Schedule J* ..... \$ 3922.40

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**Part 4:** Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

**7. What kind of debt do you have?****Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.**Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 4446.42

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:****Total claim****From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 2397.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 62556.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$ 64953.00

**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Eastern District of North Carolina		
Case number (If known)			

Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

No. Go to Part 2.

Yes. Where is the property?

1.1 509 York Street  
Street address, if available, or other description

Elizabeth city	NC	27909
City	State	ZIP Code
PASQUOTANK-NC		
County		

**What is the property?** Check all that apply.

Single-family home  
Duplex or multi-unit building  
Condominium or cooperative  
Manufactured or mobile home  
Land  
Investment property  
Timeshare  
Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$ 38000.00	\$ 38000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

Check if this is community property (see instructions)

**Who has an interest in the property?** Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

If you own or have more than one, list here:

1.2 703 Richardson Street  
Street address, if available, or other description

Elizabeth City	NC	27909
City	State	ZIP Code
PASQUOTANK-NC		
County		

**What is the property?** Check all that apply.

Single-family home  
Duplex or multi-unit building  
Condominium or cooperative  
Manufactured or mobile home  
Land  
Investment property  
Timeshare  
Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$ 31300.00	\$ 31300.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

Check if this is community property (see instructions)

**Who has an interest in the property?** Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. →

\$ 69300.00

## Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

### 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No

Yes

3.1 Make: Nissan  
 Model: Rogue  
 Year: 2016  
 Approximate mileage: 63500  
 Other information:

#### Who has an interest in the property? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 9500.00 \$ 9500.00

Check if this is community property (see instructions)

If you own or have more than one, describe here:

3.2 Make: Mercedes Benz  
 Model: CLA250  
 Year: 2014  
 Approximate mileage: 70000  
 Other information:

#### Who has an interest in the property? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 14610.00 \$ 14610.00

Check if this is community property (see instructions)

3.3 Make: Nissan  
 Model: Sentra  
 Year: 2015  
 Approximate mileage: 83624  
 Other information:

#### Who has an interest in the property? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 8110.00 \$ 8110.00

Check if this is community property (see instructions)

### 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No

Yes

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

Make: \_\_\_\_\_

Model \_\_\_\_\_

Year: \_\_\_\_\_

Other information:

**Who has an interest in the property?** Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

**Check if this is community property** (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
--	--

\$ _____	\$ _____
----------	----------

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.** .....



\$ 32220.00

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe. ....	Freezer, Microwave, Refrigerator, Stove, Washing Machine, Living Room Furniture, Den Furniture, Bedroom Furniture, Dining Room Furniture	\$ 500.00
---------------------	--	-----------

**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe. ....	2 32" TV, 1 42" TV, Dell Laptop, 1 HP Printer	\$ 350.00
---------------------	---	-----------

**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe. ....		\$
---------------------	--	----

**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe. ....		\$
---------------------	--	----

**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe. ....		\$
---------------------	--	----

**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe. ....	Everyday clothes, coats, shoes	\$ 175.00
---------------------	--------------------------------	-----------

**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe. ....		\$
---------------------	--	----



Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**13. Non-farm animals***Examples: Dogs, cats, birds, horses*

No

Yes. Describe. ....

\$ \_\_\_\_\_

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific  
information. ....

\$ \_\_\_\_\_

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here. .... →**\$ 1025.00

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes ..... Cash: ..... \$ \_\_\_\_\_

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....	Institution name:		
17.1	Checking account:	State Employees' Credit Union	\$ 100.00
17.2	Savings account:	State Employees' Credit Union	\$ 24.43
17.3	Checking account:	Navy Federal Credit Union	\$ 8.00
17.4	Savings account:	Navy Federal Credit Union	\$ 5.75

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes..... Institution or issuer name: \_\_\_\_\_ \$ \_\_\_\_\_

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No

Yes. Give specific information about them ..... Name of entity: \_\_\_\_\_ % of ownership: 0 % \$ \_\_\_\_\_

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them ..... Issuer name: \_\_\_\_\_ \$ \_\_\_\_\_

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

No

Yes. List each

account separately.

Type of account:

Institution name:

401(k) or similar plan:

Prudential Retirement

\$ 23.92

Retirement account:

State of North Carolina

\$ 8733.00

Additional account:

NC 457B

\$ 588.96

## 22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company  
*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes.....

Institution name or individual:

\$ \_\_\_\_\_

## 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description:

\$ \_\_\_\_\_

## 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\$ \_\_\_\_\_

## 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them .....

\$ \_\_\_\_\_

## 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them .....

\$ \_\_\_\_\_

## 27. Licenses, franchises, and other general intangibles

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them .....

\$ \_\_\_\_\_

Money or property owed to you?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**28. Tax refunds owed to you**

No

Yes. Give specific information  
 about them, including whether  
 you already filed the returns  
 and the tax years. ....

Federal: \$ \_\_\_\_\_  
 State: \$ \_\_\_\_\_  
 Local: \$ \_\_\_\_\_

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information. ....

Alimony: \$ \_\_\_\_\_  
 Maintenance: \$ \_\_\_\_\_  
 Support: \$ \_\_\_\_\_  
 Divorce Settlement: \$ \_\_\_\_\_  
 Property Settlement: \$ \_\_\_\_\_

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company  
 of each policy and list its value. ....

Company name:

Beneficiary:

State of North Carolina

Danae Heckstall, Tramain  
 Heckstall

\$ 20000.00

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

Debtor 1    Teresa                      Inez                      Heckstall                      Case number (if known) \_\_\_\_\_  
First Name                      Middle Name                      Last Name

**35. Any financial assets you did not already list**

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here .....**

\$ 29484.06

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.

Yes. Go to line 38.

**Current value of the  
portion you own?**  
Do not deduct secured claims  
or exemptions.

**38. Accounts receivable or commissions you already earned**

No

Yes. Describe .....

\$ \_\_\_\_\_

**39. Office equipment, furnishings, and supplies***Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe .....

\$ \_\_\_\_\_

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

No

Yes. Describe .....

\$ \_\_\_\_\_

**41. Inventory**

No

Yes. Describe .....

\$ \_\_\_\_\_

**42. Interests in partnerships or joint ventures**

No

Yes. Describe .....

Name of entity:

% of ownership:

0 %

\$ \_\_\_\_\_

**43. Customer lists, mailing lists, or other compilations**

No

Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe .....

\$ \_\_\_\_\_

**44. Any business-related property you did not already list**

No

Yes. Give specific  
information .....

\$ \_\_\_\_\_

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here .....**

\$ 0.00

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 6:**

**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
 If you own or have an interest in farmland, list it in Part 1.

## 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

Yes. Go to line 47.

**Current value of the  
portion you own?**  
 Do not deduct secured claims  
or exemptions.

## 47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No

Yes .....

\$ \_\_\_\_\_

## 48. Crops—either growing or harvested

No

Yes. Give specific  
information .....

\$ \_\_\_\_\_

## 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No

Yes .....

\$ \_\_\_\_\_

## 50. Farm and fishing supplies, chemicals, and feed

No

Yes .....

\$ \_\_\_\_\_

## 51. Any farm- and commercial fishing-related property you did not already list

No

Yes. Give specific  
information .....

\$ \_\_\_\_\_

## 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .....



\$ \_\_\_\_\_

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

*Examples:* Season tickets, country club membership

No

Yes. Give specific  
information .....

\$ \_\_\_\_\_

54. Add the dollar value of all of your entries from Part 7. Write that number here ..... ➔

\$ 0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 ..... ➔

\$ 69300.00

56. Part 2: Total vehicles, line 5 \$ 32220.00

57. Part 3: Total personal and household items, line 15 \$ 1025.00

58. Part 4: Total financial assets, line 36 \$ 29484.06

59. Part 5: Total business-related property, line 45 \$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$ \_\_\_\_\_

61. Part 7: Total other property not listed, line 54 +\$ 0.00

62. Total personal property. Add lines 56 through 61. ....

\$ 62729.06

Copy personal property total ➔

+\$ 62729.06

63. Total of all property on Schedule A/B. Add line 55 + line 62. ....

\$ 132029.06



**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Eastern District of North Carolina		
Case number (If known)			

Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

**For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.**

**Part 1:** Identify the Property You Claim as Exempt**1. Which set of exemptions are you claiming?** Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

**2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description: 509 York Street, Elizabeth city, NC 27909 Line from Schedule A/B: 1.1	\$ 38000.00	\$ 100% of fair market value, up to any applicable statutory limit	G.S. §1C-1601(a)(1)
Brief description: 703 Richardson Street, Elizabeth City, NC 27909 Line from Schedule A/B: 1.2	\$ 31300.00	\$ 100% of fair market value, up to any applicable statutory limit	G.S. §1C-1601(a)(1)
Brief description: 2016 Nissan Rogue Line from Schedule A/B: 3.1	\$ 9500.00	\$ 100% of fair market value, up to any applicable statutory limit	G.S. §1C-1601(a)(3)
Brief description: 2014 Mercedes Benz CLA250 Line from Schedule A/B: 3.2	\$ 14610.00	\$ 100% of fair market value, up to any applicable statutory limit	G.S. §1C-1601(a)(3)

Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

## Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description: 2015 Nissan Sentra Line from Schedule A/B: 3.3	\$ 8110.00	\$ 100% of fair market value, up to any applicable statutory limit	G.S. §1C-1601(a)(3)
Brief description: Freezer, Microwave, Refrigerator, Stove, Washing Machine, Living Room Furniture, Den Furniture, Bedroom Furniture, Dining Room Furniture Line from Schedule A/B: 6	\$ 500.00	\$ 100% of fair market value, up to any applicable statutory limit	G.S. §1C-1601(a)(4)
Brief description: 2 32" TV, 1 42" TV, Dell Laptop, 1 HP Printer Line from Schedule A/B: 7	\$ 350.00	\$ 100% of fair market value, up to any applicable statutory limit	G.S. §1C-1601(a)(4)
Brief description: Everyday clothes, coats, shoes Line from Schedule A/B: 11	\$ 175.00	\$ 100% of fair market value, up to any applicable statutory limit	G.S. §1C-1601(a)(4)
Brief description: Retirement account State of North Carolina Line from Schedule A/B: 21.2	\$ 8733.00	\$ 100% of fair market value, up to any applicable statutory limit	G.S. §1C-135-9
Brief description: State of North Carolina Danae Heckstall, Tramain Heckstall Line from Schedule A/B: 31.1	\$ 20000.00	\$ 20000.00 100% of fair market value, up to any applicable statutory limit	G.S. §1C-1601(a)(6)

3. Are you claiming a homestead exemption of more than \$170,350?  
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

**Fill in this information to identify your case:**

Debtor 1      Teresa      Inez      Heckstall  
                     First Name      Middle Name      Last Name

Debtor 2  
 (Spouse, if filing) \_\_\_\_\_  
                     First Name      Middle Name      Last Name

United States Bankruptcy Court for the: Eastern District of North Carolina

Case number  
 (If known) \_\_\_\_\_

Check if this is an amended filing

**Official Form 106D****Schedule D: Creditors Who Have Claims Secured by Property**

12/15

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).**

**1. Do any creditors have claims secured by your property?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

- 2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

**Column A**  
**Amount of claim**  
 Do not deduct the value of collateral.

**Column B**  
**Value of collateral that supports this claim**

**Column C**  
**Unsecured portion**  
 If any

2.1	Bridgecrest Credit Creditor's Name 1800 N. Colorado St Number Street _____ Gilbert AZ 85233 City State ZIP Code	Describe the property that secures the claim: 2014 Mercedes Benz _____ <b>As of the date you file, the claim is:</b> Check all that apply. Contingent Unliquidated Disputed <b>Nature of lien.</b> Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)	\$ 20114.00	\$ 14610.00	\$ 5504.00
<b>Who owes the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another <b>Check if this claim is for a community debt</b> _____ <b>Date debt was incurred</b> 09/29/2020 <b>Last 4 digits of account number</b> 8601					
2.2	Bridgecrest Credit Creditor's Name 1800 N. Colorado St Number Street _____ Gilbert AZ 85233 City State ZIP Code	Describe the property that secures the claim: 2015 Nissan Sentra _____ <b>As of the date you file, the claim is:</b> Check all that apply. Contingent Unliquidated Disputed <b>Nature of lien.</b> Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)	\$ 17161.00	\$ 8110.00	\$ 9051.00
<b>Who owes the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another <b>Check if this claim is for a community debt</b> _____ <b>Date debt was incurred</b> 10/08/2020					

Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

Part 1:		Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Last 4 digits of account number 6001					
2.3	Capital One Auto Finance	Describe the property that secures the claim:	\$ 10233.00	\$ 9500.00	\$ 733.00
Creditor's Name 3905 N. Dallas Pkwy Number Street  Plano TX 75093 City State ZIP Code		2016 Nissan Rogue  <b>As of the date you file, the claim is:</b> Check all that apply. Contingent Unliquidated Disputed  <b>Nature of lien.</b> Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)			
<b>Who owes the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  <b>Check if this claim is for a community debt</b> Date debt was incurred 12/26/2017		Last 4 digits of account number 1891			
2.4	NewRez	Describe the property that secures the claim:	\$ 43166.00	\$ 31300.00	\$ 11866.00
Creditor's Name c/o PHH Mortgage Services Number Street PO Box 5452  Mt Laurel NJ 08054 City State ZIP Code		House & Lot; 703 Richardson St, Elizabeth City, NC 27909  <b>As of the date you file, the claim is:</b> Check all that apply. Contingent Unliquidated Disputed  <b>Nature of lien.</b> Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)			
<b>Who owes the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  <b>Check if this claim is for a community debt</b> Date debt was incurred 08/20/2006		Last 4 digits of account number 6698			
2.5	The O'Connor Revocable Trust	Describe the property that secures the claim:	\$ 61000.00	\$ 38000.00	\$ 23000.00
Creditor's Name c/o Creekside Property Mgt Number Street 115 Moselle Lane  St John FL 32259 City State ZIP Code		House & Lot; 509 York St, Elizabeth City, NC 27909  <b>As of the date you file, the claim is:</b> Check all that apply. Contingent Unliquidated Disputed  <b>Nature of lien.</b> Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit			
<b>Who owes the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another					

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Part 1:	<b>Additional Page</b> After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		<i>Column A</i> <b>Amount of claim</b> Do not deduct the value of collateral.	<i>Column B</i> <b>Value of collateral that supports this claim</b>	<i>Column C</i> <b>Unsecured portion</b> If any
	<p>Other (including a right to offset) _____</p> <p>Check if this claim is for a community debt _____</p> <p>Date debt was incurred 08/11/2011 Last 4 digits of account number _____</p>				
Column A dollar value totals from all pages.			\$ 151674.00		

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**Part 2:** List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<div></div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? </div> <div>Last 4 digits of account number </div>
---	---

**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>Eastern District of North Carolina</u>			
Case number (If known)			

Check if this is an amended filing

**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1:** List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

No. Go to Part 2.

Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

			Total claim	Priority amount	Nonpriority amount
2.1	Internal Revenue Service Priority Creditor's Name	Last 4 digits of account number	\$ 1496.00	\$ 1496.00	\$
	Centralized Insolvency Operation Number Street	When was the debt incurred? 12/31/2019			
	PO Box 7346	As of the date you file, the claim is: Check all that apply			
	Philadelphia PA 19101-7346 City State ZIP Code	Contingent			
	Who incurred the debt? Check one.	Unliquidated			
	Debtor 1 only	Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim is for a community debt	Claims for death or personal injury while you were intoxicated			
	Is the claim subject to offset?	Other. Specify			
	No				
	Yes				

2.2	Internal Revenue Service Priority Creditor's Name	Last 4 digits of account number	\$ 741.00	\$ 741.00	\$
	Centralized Insolvency Operation Number Street	When was the debt incurred? 12/31/2020			
	PO Box 7346	As of the date you file, the claim is: Check all that apply			
	Philadelphia PA 19101-7346 City State ZIP Code	Contingent			
	Who incurred the debt? Check one.	Unliquidated			
	Debtor 1 only	Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
		Taxes and certain other debts you owe the government			

Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

**Part 1: Your PRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		Total claim	Priority amount	Nonpriority amount
<p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>		<p>Claims for death or personal injury while you were intoxicated</p> <p>Other. Specify</p>		
2.3	<p>NC Department of Revenue</p> <p>Priority Creditor's Name</p> <p>Attn: Btcy Unit</p> <p>Number Street</p> <p>PO Box 1168</p> <p>Raleigh NC 27602-1168</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>	<p><b>Last 4 digits of account number</b> \$ 160.00 \$ 160.00 \$</p> <p><b>When was the debt incurred?</b> 12/31/2020</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of PRIORITY unsecured claim:</b></p> <p>Domestic support obligations</p> <p>Taxes and certain other debts you owe the government</p> <p>Claims for death or personal injury while you were intoxicated</p> <p>Other. Specify</p>		



Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

**Part 2: List ALL of Your NONPRIORITY Unsecured Claims**
**3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

				Total claim
4.1	Berewick Pointe Apts Nonpriority Creditor's Name 9550 Gannon Dr Number Street  Charlotte NC 28278 City State ZIP Code  Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim is for a community debt  Is the claim subject to offset? No Yes	Last 4 digits of account number  When was the debt incurred? 11/04/2019  As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Rent	\$ 1401.00	
4.2	Capital One Bank USA NA Nonpriority Creditor's Name PO Box 31293 Number Street  Salt Lake City UT 84131 City State ZIP Code  Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim is for a community debt  Is the claim subject to offset? No Yes	Last 4 digits of account number  When was the debt incurred? 06/15/2017  As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card	\$ 585.00	
4.3	Credit One Bank, NA Nonpriority Creditor's Name PO Box 98873 Number Street  Las Vegas NV 89193 City State ZIP Code  As of the date you file, the claim is: Check all that apply	Last 4 digits of account number 4819  When was the debt incurred? 05/20/2017	\$ 1251.00	

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
<p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Credit Card</p>				
4.4	Credit One Bank, NA	Last 4 digits of account number	1336	\$ 492.00
<p>Nonpriority Creditor's Name</p> <p>PO Box 98873</p> <p>Number Street</p> <p>Las Vegas NV 89193</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p> <p><b>When was the debt incurred?</b> 05/20/2017</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Credit card</p>				
4.5	Charter Communications	Last 4 digits of account number		\$ 585.00
<p>Nonpriority Creditor's Name</p> <p>2222 South Blvd</p> <p>Number Street</p> <p>Charlotte NC 28203</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p> <p><b>When was the debt incurred?</b> 05/03/2021</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Internet</p>				
4.6	Duke Energy Carolinas	Last 4 digits of account number	1222	\$ 352.00
<p>Nonpriority Creditor's Name</p>				

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**Part 2:** Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

**Total claim**

526 S. Church Street

Number Street

When was the debt incurred? 11/01/2019

Charlotte

City

NC

State

28202

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Electric Service

4.7

Fed Loan Servicing

Nonpriority Creditor's Name

Last 4 digits of account number 7976

\$ 45543.00

PO Box 60610

Number Street

When was the debt incurred? 05/16/2013

Harrisburg

City

PA

State

17106

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

4.8

First Premier Bank

Nonpriority Creditor's Name

Last 4 digits of account number 6222

\$ 1365.00

3820 N. Louise Ave

Number Street

When was the debt incurred? 01/05/2018

Sioux Falls

City

SD

State

57107

ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No

Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
	Yes	Credit Card	
4.9	<p>Global Lending Services</p> <p>Nonpriority Creditor's Name</p> <p>1200 Brookfield Blvd</p> <p>Number Street</p> <p>Suite 300</p> <p>Greenville NC 29607</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number 5183</p> <p>When was the debt incurred? 05/27/2017</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Deficiency Balance</p>	\$ 2270.00
4.10	<p>Indigo-Celtic Bank</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 4499</p> <p>Number Street</p> <p>Beaverton OR 97076</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number 8188</p> <p>When was the debt incurred? 01/12/2018</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Credit Card</p>	\$ 615.00
4.11	<p>LVNV Funding LLC</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 10497</p> <p>Number Street</p> <p>Greenville SC 29603</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>	<p>Last 4 digits of account number 4879</p> <p>When was the debt incurred? 05/22/2019</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p>	\$ 1170.00

Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>			<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Credit Card -Credit One Bank, NA</p>
4.12	<p>Merrick Bank Corporation</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 9201</p> <p>Number Street</p> <p>Bethpage NY 11804</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>	<p><b>Last 4 digits of account number</b> 6274</p> <p><b>When was the debt incurred?</b> 03/26/2017</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Credit Card</p>	\$ 2280.00
4.13	<p>Navient</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 9655</p> <p>Number Street</p> <p>Wilkes-Barre PA 18773</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>	<p><b>Last 4 digits of account number</b> 4470</p> <p><b>When was the debt incurred?</b> 08/25/2005</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p>	\$ 14148.00
4.14	<p>Navient</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 9655</p> <p>Number Street</p> <p>Wilkes-Barre PA 18773</p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p>	<p><b>Last 4 digits of account number</b> 8958</p> <p><b>When was the debt incurred?</b> 07/20/2006</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p>	\$ 2865.00

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**Part 2:** Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
4.15	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Progressive Leasing</div> <div style="font-size: small; margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">256 Data Dr</div> <div style="font-size: small; margin-bottom: 5px;">Number Street</div> <div style="display: flex; justify-content: space-between; margin-bottom: 5px;"> <div style="border-bottom: 1px solid black; width: 20%;">Draper</div> <div style="border-bottom: 1px solid black; width: 10%;">UT</div> <div style="border-bottom: 1px solid black; width: 20%;">84020</div> </div> <div style="font-size: small; margin-bottom: 5px;">City State ZIP Code</div> <div style="margin-bottom: 5px;"> <b>Who incurred the debt?</b> Check one.  <input type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another         </div> <div style="margin-bottom: 5px;"> <b>Check if this claim is for a community debt</b>  <input type="checkbox"/> No  <input type="checkbox"/> Yes         </div> <div style="margin-bottom: 5px;"> <b>Is the claim subject to offset?</b>  <input type="checkbox"/> No  <input type="checkbox"/> Yes         </div>	<div style="margin-bottom: 5px;">Unliquidated</div> <div style="margin-bottom: 5px;">Disputed</div> <div style="margin-bottom: 5px;"><b>Type of NONPRIORITY unsecured claim:</b></div> <div style="margin-bottom: 5px;">Student loans</div> <div style="margin-bottom: 5px;">Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div style="margin-bottom: 5px;">Debts to pension or profit-sharing plans, and other similar debts</div> <div style="margin-bottom: 5px;">Other. Specify</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;"></div>	<div style="margin-bottom: 5px;"><b>Last 4 digits of account number</b> 8958</div> <div style="margin-bottom: 5px;"><b>When was the debt incurred?</b> 07/06/2021</div> <div style="margin-bottom: 5px;"><b>As of the date you file, the claim is:</b> Check all that apply</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Contingent</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Unliquidated</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Disputed</div> <div style="margin-bottom: 5px;"><b>Type of NONPRIORITY unsecured claim:</b></div> <div style="margin-bottom: 5px;">Student loans</div> <div style="margin-bottom: 5px;">Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div style="margin-bottom: 5px;">Debts to pension or profit-sharing plans, and other similar debts</div> <div style="margin-bottom: 5px;">Other. Specify</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Lease</div>	\$ 598.00
4.16	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Synchrony Bank</div> <div style="font-size: small; margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">777 Long Ridge Road</div> <div style="font-size: small; margin-bottom: 5px;">Number Street</div> <div style="display: flex; justify-content: space-between; margin-bottom: 5px;"> <div style="border-bottom: 1px solid black; width: 20%;">Stanford</div> <div style="border-bottom: 1px solid black; width: 10%;">CT</div> <div style="border-bottom: 1px solid black; width: 20%;">06902</div> </div> <div style="font-size: small; margin-bottom: 5px;">City State ZIP Code</div> <div style="margin-bottom: 5px;"> <b>Who incurred the debt?</b> Check one.  <input type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another         </div> <div style="margin-bottom: 5px;"> <b>Check if this claim is for a community debt</b>  <input type="checkbox"/> No  <input type="checkbox"/> Yes         </div> <div style="margin-bottom: 5px;"> <b>Is the claim subject to offset?</b>  <input type="checkbox"/> No  <input type="checkbox"/> Yes         </div>	<div style="margin-bottom: 5px;"><b>Last 4 digits of account number</b> 3510</div> <div style="margin-bottom: 5px;"><b>When was the debt incurred?</b> 07/19/2018</div> <div style="margin-bottom: 5px;"><b>As of the date you file, the claim is:</b> Check all that apply</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Contingent</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Unliquidated</div> <div style="margin-bottom: 5px;"><input type="checkbox"/> Disputed</div> <div style="margin-bottom: 5px;"><b>Type of NONPRIORITY unsecured claim:</b></div> <div style="margin-bottom: 5px;">Student loans</div> <div style="margin-bottom: 5px;">Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div style="margin-bottom: 5px;">Debts to pension or profit-sharing plans, and other similar debts</div> <div style="margin-bottom: 5px;">Other. Specify</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Credit Card-Amazon</div>	\$ 485.00	
4.17	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Time Financing Service</div> <div style="font-size: small; margin-bottom: 5px;">Nonpriority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">501 W. Ehringhaus Street</div> <div style="font-size: small; margin-bottom: 5px;">Number Street</div>	<div style="margin-bottom: 5px;"><b>Last 4 digits of account number</b> 5170</div>	\$ 3183.00	

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**Part 2:** Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

**Total claim**

When was the debt incurred? 07/18/2018

Elizabeth City	NC	27909
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

Check if this claim is for a community debt

Is the claim subject to offset?

No  
Yes

Personal Loan

Debtor 1    Teresa                      Inez                      Heckstall                      Case number (if known) \_\_\_\_\_  
                  First Name                      Middle Name                      Last Name

**Part 3:** List Others to Be Notified About a Debt That You Already Listed

- 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.**

Hunter Warfield                      On which entry in Part 1 or Part 2 did you list the original creditor?  
 Name  
 4620 Woodland Corporate Blvd                      Line 4.1 of (Check one):    Part 1: Creditors with Priority Unsecured Claims  
 Number Street                      Part 2: Creditors with Nonpriority Unsecured Claims  
 \_\_\_\_\_  
 Tampa                      FL                      33614                      Last 4 digits of account number 5814  
 City                      State                      ZIP Code

Spring Oaks Capital                      On which entry in Part 1 or Part 2 did you list the original creditor?  
 Name  
 1400 Crossways Blvd                      Line 4.10 of (Check one):    Part 1: Creditors with Priority Unsecured Claims  
 Number Street                      Part 2: Creditors with Nonpriority Unsecured Claims  
 Ste 100 B  
 \_\_\_\_\_  
 Chesapeake                      VA                      23320                      Last 4 digits of account number 3657  
 City                      State                      ZIP Code

Tate & Kirlin Associates, Inc                      On which entry in Part 1 or Part 2 did you list the original creditor?  
 Name  
 580 Middletown Blvd                      Line 4.11 of (Check one):    Part 1: Creditors with Priority Unsecured Claims  
 Number Street                      Part 2: Creditors with Nonpriority Unsecured Claims  
 Suite 240  
 \_\_\_\_\_  
 Langghorne                      PA                      19047                      Last 4 digits of account number 4879  
 City                      State                      ZIP Code

Carson Smithfield, LLC                      On which entry in Part 1 or Part 2 did you list the original creditor?  
 Name  
 PO Box 9216                      Line 4.12 of (Check one):    Part 1: Creditors with Priority Unsecured Claims  
 Number Street                      Part 2: Creditors with Nonpriority Unsecured Claims  
 \_\_\_\_\_  
 Old Bethpage                      NY                      11804                      Last 4 digits of account number 6274  
 City                      State                      ZIP Code

Asset Recovery Solutions, LLC                      On which entry in Part 1 or Part 2 did you list the original creditor?  
 Name  
 2200 E. Devon Ave                      Line 4.13 of (Check one):    Part 1: Creditors with Priority Unsecured Claims  
 Number Street                      Part 2: Creditors with Nonpriority Unsecured Claims  
 Ste 200  
 \_\_\_\_\_  
 Des Plaines                      IL                      60018-4501                      Last 4 digits of account number 7558  
 City                      State                      ZIP Code

Sessoms & Rogers, PA                      On which entry in Part 1 or Part 2 did you list the original creditor?  
 Name



Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

PO Box 110564

Number Street

Line 4.14 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Durham

NC

27709

Last 4 digits of account number 0101

City

State

ZIP Code

Portfolio Recovery Associates, LLC

Name

On which entry in Part 1 or Part 2 did you list the original creditor?

PO Box 12914

Number Street

Line 4.16 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Norfolk

VA

23541

Last 4 digits of account number 3510

City

State

ZIP Code

Midland Credit Management

Name

On which entry in Part 1 or Part 2 did you list the original creditor?

350 Camino De La Reina

Number Street

Line 4.4 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

San Diego

CA

92108

Last 4 digits of account number 8214

City

State

ZIP Code

Southwest Credit Sys

Name

On which entry in Part 1 or Part 2 did you list the original creditor?

4120 International Pkwy

Number Street

Line 4.5 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

#1100

Carrollton

TX

75007

Last 4 digits of account number

City

State

ZIP Code

Helvey &amp; Associates, Inc

Name

On which entry in Part 1 or Part 2 did you list the original creditor?

1401 Kings Hwy

Number Street

Line 4.6 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Winona Lake

IN

46590-1520

Last 4 digits of account number 1222

City

State

ZIP Code

Dynamic Recovery Solutions

Name

On which entry in Part 1 or Part 2 did you list the original creditor?

135 Interstate Blvd

Number Street

Line 4.8 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Greenville

SC

29615

Last 4 digits of account number 6222

City

State

ZIP Code

Debtor 1    Teresa                      Inez                      Heckstall                      Case number (if known) \_\_\_\_\_  
First Name                      Middle Name                      Last Name

National Recovery Solutions, LLC

Name

6425 Dysinger Road

Number    Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Lockport

NY

14094

Last 4 digits of account number 7307

City

State

ZIP Code

Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

**Part 4:** Add the Amounts for Each Type of Unsecured Claim

**6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.**

**Total claims from Part 1**

6a. **Domestic support obligations**

6a. \$ 0.00

6b. **Taxes and certain other debts you owe the government**

6b. \$ 2397.00

6c. **Claims for death or personal injury while you were intoxicated**

6c. \$ 0.00

6d. **Other.** Add all other priority unsecured claims. Write that amount here.

6d. + \$ 0.00

6e. **Total.** Add lines 6a through 6d.

6e. \$ 2397.00

**Total claim**

**Total claims from Part 2**

6f. **Student loans**

6f. \$ 62556.00

6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**

6g. \$ 0.00

6h. **Debts to pension or profit-sharing plans, and other similar debts**

6h. \$ 0.00

6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.

6i. + \$ 16632.00

6j. **Total.** Add lines 6f through 6i.

6j. \$ 79188.00

**Total claim**

**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Eastern District of North Carolina		
Case number (If known)			

Check if this is an amended filing

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for
<div style="border: 1px solid black; width: 40px; height: 20px; margin-bottom: 5px;"></div> Name _____  Number _____ Street _____  _____  City _____ State _____ ZIP Code _____	

**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of North Carolina			
Case number (If known)			

Check if this is an amended filing

**Official Form 106H****Schedule H: Your Codebtors****12/15**

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1.	<b>Do you have any codebtors?</b> (If you are filing a joint case, do not list either spouse as a codebtor.)	
	No	
	Yes	
2.	<b>Within the last 8 years, have you lived in a community property state or territory?</b> (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)	
	No. Go to line 3.	
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?	
	No	
	Yes. In which community state or territory did you live? _____ . Fill in the name and current address of that person.	
	Name of your spouse, former spouse, or legal equivalent	
	Number Street	
	City State ZIP Code	
3.	<b>In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.</b>	
	<b>Column 1: Your codebtor</b>	<b>Column 2: The creditor to whom you owe the debt</b>
	Name	Check all schedules that apply:
	Number Street	Schedule D, line _____
	City State ZIP Code	Schedule E/F, line _____
		Schedule G, line _____

**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Eastern District of North Carolina		
Case number (If known)			

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies

**Employment Status**

Employed

Employed

Not employed

Not employed

**Occupation**

Bookkeeper

**Employer's name**

Pasquotank Clerk of Court

**Employer's address**

206 E. Main Street

Number Street

Number Street

Elizabeth City NC 27909

City State Zip Code

City State Zip Code

**How long employed there?**

8 Yrs. 5 Mos.

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$ 4026.42	\$ _____
3. <b>Estimate and list monthly overtime pay.</b>	3.	+ \$ 0.00	+ \$ _____
4. <b>Calculate gross income.</b> Add line 2 + line 3.	4.	\$ 4026.42	\$ _____
 <b>Copy line 4 here</b> ..... →			
	4.	\$ 4026.42	\$ _____
 5. <b>List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a.	\$ 665.77	\$ _____
5b. <b>Mandatory contributions for retirement plans</b>	5b.	\$ 241.59	\$ _____
5c. <b>Voluntary contributions for retirement plans</b>	5c.	\$ 30.00	\$ _____
5d. <b>Required repayments of retirement fund loans</b>	5d.	\$ _____	\$ _____
5e. <b>Insurance</b>	5e.	\$ 33.00	\$ _____
5f. <b>Domestic support obligations</b>	5f.	\$ _____	\$ _____
5g. <b>Union dues</b>	5g.	\$ _____	\$ _____
5h. <b>Other deductions.</b> Specify: NC Flex, AFLAC-CAIC	5h.	+ \$ 79.81	+ \$ _____
	5h.	+ \$ _____	+ \$ _____
6. <b>Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$ 1050.17	\$ _____
7. <b>Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7.	\$ 2976.25	\$ _____
 8. <b>List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ 420.00	\$ _____
8b. <b>Interest and dividends</b>	8b.	\$ _____	\$ _____
8c. <b>Family support payment that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ _____	\$ _____
8d. <b>Unemployment compensation</b>	8d.	\$ _____	\$ _____

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

	For Debtor 1	For Debtor 2 or non-filing spouse
8e. <b>Social Security</b>	8e. \$ _____	\$ _____
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____	8f. \$ _____	\$ _____
_____	8f. \$ _____	\$ _____
8g. <b>Pension or retirement income</b>	8g. \$ _____	\$ _____
8h. <b>Other monthly income. Specify:</b> _____	8h. + \$ _____	+ \$ _____
_____	8h. + \$ _____	+ \$ _____
9. <b>Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <span style="border: 1px solid black; padding: 2px;">\$ 420.00</span>	<span style="border: 1px solid black; padding: 2px;">\$ _____</span>
10. <b>Calculate monthly income. Add line 7 + line 9.</b> Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <span style="border: 1px solid black; padding: 2px;">\$ 3396.25</span> +	<span style="border: 1px solid black; padding: 2px;">\$ _____</span> = <span style="border: 1px solid black; padding: 2px;">\$ 3396.25</span>
11. <b>State all other regular contributions to the expenses that you list in <i>Schedule J</i>.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> .  Specify: _____		11. + \$ _____
12. <b>Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies		12. <span style="border: 1px solid black; padding: 2px;">\$ 3396.25</span> <b>Combined monthly income</b>
13. <b>Do you expect an increase or decrease within the year after you file this form?</b>  No. Yes. Explain: <span style="border: 1px solid black; padding: 5px; display: inline-block; width: 600px;">Only if the State completes the budget. I will get a step increase in pay.</span>		



**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Eastern District of North Carolina		
Case number (If known)			

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Your Household

## 1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

## 2. Do you have dependents?

No

Dependent's relationship to  
Debtor 1 or Debtor 2Dependent's  
ageDoes dependent live  
with you?Do not list Debtor 1 and  
Debtor 2.Yes. Fill out this information for  
each dependent .....Do not state the dependents'  
names.No  
YesNo  
YesNo  
YesNo  
YesNo  
Yes3. Do your expenses include  
expenses of people other than  
yourself and your dependents?

No

Yes

**Part 2:** Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 650.00

If not included in line 4:

4a. Real estate taxes

4a. \$

4b. Property, homeowner's, or renter's insurance

4b. \$

Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

		Your expenses
4c.	Home maintenance, repair, and upkeep expenses	\$
4d.	Homeowner's association or condominium dues	\$
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	\$
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	\$ 353.00
6b.	Water, sewer, garbage collection	\$ 81.45
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$ 420.00
6d.	Other Specify: _____	\$
7.	<b>Food and housekeeping supplies</b>	\$ 300.00
8.	<b>Childcare and children's education costs</b>	\$
9.	<b>Clothing, laundry, and dry cleaning</b>	\$ 75.00
10.	<b>Personal care products and services</b>	\$ 50.00
11.	<b>Medical and dental expenses</b>	\$
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	\$ 100.00
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	\$
14.	<b>Charitable contributions and religious donations</b>	\$
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20	
15a.	Life insurance	\$ 19.95
15b.	Health insurance	\$
15c.	Vehicle insurance	\$ 176.00
15d.	Other. Specify: _____	\$
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	\$
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1	\$ 505.00
17b.	Car payments for Vehicle 2	\$ 484.00
17c.	Other. Specify: Vehicle 3	\$ 405.00
17d.	Other. Specify: _____	\$
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	\$
19.	<b>Other payments you make to support others who do not live with you.</b>	

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

## Your expenses

Specify: \_\_\_\_\_

19. \$ \_\_\_\_\_

## 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20a. \$ 303.00

20b. Real estate taxes

20b. \$ \_\_\_\_\_

20c. Property, homeowner's, or renter's insurance

20c. \$ \_\_\_\_\_

20d. Maintenance, repair, and upkeep expenses

20d. \$ \_\_\_\_\_

20e. Homeowner's association or condominium dues

20e. \$ \_\_\_\_\_

21. Other. Specify: \_\_\_\_\_

21. +\$ \_\_\_\_\_

## 22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 3922.40

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ \_\_\_\_\_

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 3922.40

## 23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 3396.25

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 3922.40

23c. Subtract your monthly expenses from your monthly income.  
The result is your monthly net income.

23c. \$ 0.00

## 24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:

**Fill in this information to identify your case:**

Debtor 1      Teresa      Inez      Heckstall  
                     First Name      Middle Name      Last Name

Debtor 2  
 (Spouse, if filing) \_\_\_\_\_  
                     First Name      Middle Name      Last Name

United States Bankruptcy Court for the: Eastern District of North Carolina

Case number  
 (If known) \_\_\_\_\_

**Check as directed in lines 17 and 21:**

According to the calculations required by this Statement:

1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
3. The commitment period is 3 years.
4. The commitment period is 5 years.

Check if this is an amended filing

## Official Form 122C-1

## Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

04/20

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income****1. What is your marital and filing status?** Check one only.

**Not married.** Fill out Column A, lines 2-11.

**Married.** Fill out both Columns A and B, lines 2-11.

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse															
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ 4026.42	\$ _____															
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse.	\$ 0.00	\$ _____															
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ _____															
<b>5. Net income from operating a business, profession, or farm</b>	<table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- \$ _____</td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td>\$ _____</td> </tr> </tbody> </table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$ _____	Ordinary and necessary operating expenses	- \$ _____	Net monthly income from a business, profession, or farm	\$ _____	<table border="1"> <thead> <tr> <th>Debtor 2 or non-filing spouse</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- \$ _____</td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td>\$ _____</td> </tr> </tbody> </table>	Debtor 2 or non-filing spouse	Gross receipts (before all deductions)	\$ _____	Ordinary and necessary operating expenses	- \$ _____	Net monthly income from a business, profession, or farm	\$ _____
Debtor 1	Debtor 2																
Gross receipts (before all deductions)	\$ _____																
Ordinary and necessary operating expenses	- \$ _____																
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Debtor 2 or non-filing spouse																	
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Ordinary and necessary operating expenses	- \$ _____																
Net monthly income from a business, profession, or farm	\$ _____																
<b>6. Net income from rental and other real property</b>	<table border="1"> <thead> <tr> <th>Debtor 1</th> <th>Debtor 2</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ 420.00</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- \$ _____</td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ 420.00</td> </tr> </tbody> </table>	Debtor 1	Debtor 2	Gross receipts (before all deductions)	\$ 420.00	Ordinary and necessary operating expenses	- \$ _____	Net monthly income from rental or other real property	\$ 420.00	<table border="1"> <thead> <tr> <th>Debtor 2 or non-filing spouse</th> </tr> </thead> <tbody> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ _____</td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>- \$ _____</td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ _____</td> </tr> </tbody> </table>	Debtor 2 or non-filing spouse	Gross receipts (before all deductions)	\$ _____	Ordinary and necessary operating expenses	- \$ _____	Net monthly income from rental or other real property	\$ _____
Debtor 1	Debtor 2																
Gross receipts (before all deductions)	\$ 420.00																
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Net monthly income from rental or other real property	\$ 420.00																
Debtor 2 or non-filing spouse																	
Gross receipts (before all deductions)	\$ _____																
Ordinary and necessary operating expenses	- \$ _____																
Net monthly income from rental or other real property	\$ _____																

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. <b>Interest, dividends, and royalties</b>	\$ _____	\$ _____
8. <b>Unemployment compensation</b>	\$ _____	\$ _____
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: _____ ↓		
For you _____	\$ _____	
For your spouse _____	\$ _____	
9. <b>Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.	\$ _____	\$ _____
10. <b>Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act; payments made under the Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19); payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
<b>Total amounts from separate pages, if any.</b>	+ \$ 0.00	+ \$ _____
11. <b>Calculate your total current monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 4446.42	\$ _____
	+	= \$ 4446.42
		<b>Total current monthly income</b>

**Part 2: Determine How to Measure Your Deductions from Income**

12. **Copy your total average monthly income from line 11.** \_\_\_\_\_ \$ 4446.42
13. **Calculate the marital adjustment.** Check one:
- You are not married. Fill in 0 below
- You are married and your spouse is filing with you. Fill in 0 below
- You are married and your spouse is not filing with you.
- Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.
- Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.
- If this adjustment does not apply, enter 0 below.

Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ + \$ \_\_\_\_\_

Total ..... \$ 0.00 Copy here → — 0.00

14. **Your current monthly income.** Subtract the total in line 13 from line 12.

\$ 4446.42

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here → ..... \$ 4446.42

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form. .... \$ 53357.04

16. **Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. NC

16b. Fill in the number of people in your household. 2

16c. Fill in the median family income for your state and size of household. .... \$ 66859.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. **How do the lines compare?**

17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

### Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. **Copy your total average monthly income from line 11.** ..... \$ 4446.42

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. .... — \$ 0.00

19b. **Subtract line 19a from line 18.** ..... \$ 4446.42

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b. .... \$ 4446.42

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form. .... \$ 53357.04

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

20c. Copy the median family income for your state and size of household from line 16c. ....

\$ 66859.00

21. **How do the lines compare?**

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X**

Signature of Debtor 1

Date 11/12/2021

MM / DD / YYYY

**X**

Signature of Debtor 2

Date

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>Eastern District of North Carolina</u>			
Case number (If known) _____			

Check if this is an  
amended filing**Official Form 107****Statement of Financial Affairs for Individuals Filing for Bankruptcy****04/19**

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.**

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

Married

Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		Same as Debtor 1	Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	
		Same as Debtor 1	Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

No

Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).



Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

**Part 2:** Explain the Sources of Your Income

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

	Debtor 1:		Debtor 2:	
	Source of Income Check all that apply.	Gross income (before deductions and exclusions)	Source of Income Check all that apply.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	Wages, commissions, bonuses, tips Operating Business	\$ _____	Wages, commissions, bonuses, tips Operating Business	\$ _____
<b>For last calendar year:</b> (January 1 to December 31, _____ ) YYYY	Wages, commissions, bonuses, tips Operating Business	\$ _____	Wages, commissions, bonuses, tips Operating Business	\$ _____
<b>For last calendar year before that:</b> (January 1 to December 31, _____ ) YYYY	Wages, commissions, bonuses, tips Operating Business	\$ _____	Wages, commissions, bonuses, tips Operating Business	\$ _____

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

	Debtor 1:		Debtor 2:	
	Source of Income Describe below.	Gross income from each source (before deductions and exclusions)	Source of Income Describe below.	Gross income from each source (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
<b>For last calendar year:</b> (January 1 to December 31, _____ ) YYYY	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
<b>For the calendar year before that:</b> (January 1 to December 31, _____ ) YYYY	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 3:** List Certain Payments You Made Before You Filed for Bankruptcy

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Creditor's Name		\$	\$	Mortgage
Number Street				Car
				Credit Card
				Loan Repayment
				Suppliers or vendors
				Other
City State ZIP Code				

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony

No.

Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No.

Yes. List all payments that benefited an insider

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name _____	_____	\$ _____	\$ _____	
Number _____ Street _____				
_____				
City _____ State _____ ZIP Code _____				

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**
**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title _____		Court Name _____	Pending
Case number _____		Number _____ Street _____	On appeal
		_____	Concluded
		_____	
		City _____ State _____ ZIP Code _____	

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Creditor's Name _____		_____	\$ _____
Number _____ Street _____			
_____	Explain what happened		
_____	Property was repossessed.		
_____	Property was foreclosed.		
City _____ State _____ ZIP Code _____	Property was garnished.		
	Property was attached, seized, or levied.		

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

No

Yes. Fill in the details.

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____		_____	\$ _____
Number _____ Street _____			
_____			
City _____ State _____ ZIP Code _____			
	Last 4 digits of account number: XXXX- _____		

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

Yes

**Part 5:** List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift  Number Street  City State ZIP Code Person's relationship to you			\$

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name  Number Street  City State ZIP Code			\$

**Part 6:** List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
			\$ _____

**Part 7:** List Certain Payments or Transfers

**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid  Number Street  City State ZIP Code  Email or website address  Person Who Made the Payment, if Not You			\$ _____

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid  Number Street  City State ZIP Code			\$ _____

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____			_____
Number Street _____			
City State ZIP Code _____			
Person's relationship to you _____			

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)**

No

Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust _____		_____
_____		

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

**20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____	XXXX- _____	Checking _____	_____	\$ _____
Number Street _____		Savings _____		
_____		Money market _____		
_____		Brokerage _____		
		Other _____		

Debtor 1 Teresa Inez Heckstall Case number (if known)

First Name Middle Name Last Name

City State ZIP Code

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Who else had access to it?		Describe the contents	Do you still have it?
Name of Financial Institution	Name		No
Number Street	Number Street		Yes
City State ZIP Code	City State ZIP Code		

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Who else has or had access to it?		Describe the contents	Do you still have it?
Name of Storage Facility	Name		No
Number Street	Number Street		Yes
City State ZIP Code	City State ZIP Code		

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Where is the property?	Describe the property	Value



Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Owner's Name _____			\$ _____		
Number _____	Street _____			Number _____	Street _____
_____				_____	
City _____	State _____ ZIP Code _____			City _____	State _____ ZIP Code _____

### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site _____	Governmental unit _____		_____
Number _____	Street _____		
_____	_____		
City _____	State _____ ZIP Code _____	City _____	State _____ ZIP Code _____

25. Have you notified any governmental unit of any release of hazardous material?

No

Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site _____	Governmental unit _____		_____
Number _____	Street _____		
_____	_____		
City _____	State _____ ZIP Code _____	City _____	State _____ ZIP Code _____

Debtor 1 Teresa Inez Heckstall Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No

Yes. Fill in the details.

	Court or agency	Nature of the case	Status of the case
Case title _____	Court Name _____		Pending
Case number _____	Number _____ Street _____		On appeal
	_____		Concluded
	City _____ State _____ ZIP Code _____		

**Part 11:** Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

A member of a limited liability company (LLC) or limited liability partnership (LLP)

A partner in a partnership

An officer, director, or managing executive of a corporation

An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Business Name _____		EIN: _____
Number _____ Street _____		
_____	Name of accountant or bookkeeper	Dates business existed
City _____ State _____ ZIP Code _____		From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

	Date issued
Name _____	MM / DD / YYYY _____
Number _____ Street _____	

Debtor 1    Teresa                      Inez                      Heckstall                      Case number (if known) \_\_\_\_\_  
                  First Name                      Middle Name                      Last Name

\_\_\_\_\_  
 \_\_\_\_\_  
 City                      State    ZIP Code

**Part 12:** Sign Below

**I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

**X**

\_\_\_\_\_  
 Signature of Debtor 1

**X**

\_\_\_\_\_  
 Signature of Debtor 2

Date 11/12/2021

Date \_\_\_\_\_

**Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?**

No

Yes

**Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?**

No

Yes. Name of Person \_\_\_\_\_ . Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Fill in this information to identify your case:**

Debtor 1	Teresa	Inez	Heckstall
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Eastern District of North Carolina		
Case number (If known)			

## Mailing List

List contains the name and address of each entity included on Schedules D, E/F, G, H and Creditor Information.

Bridgecrest Credit 1800 N. Colorado St  Gilbert  AZ 85233
Bridgecrest Credit 1800 N. Colorado St  Gilbert  AZ 85233
Capital One Auto Finance 3905 N. Dallas Pkwy  Plano  TX 75093
NewRez c/o PHH Mortgage Services PO Box 5452 Mt Laurel  NJ 08054
The O'Connor Revocable Trust c/o Creekside Property Mgt 115 Moselle Lane St John  FL 32259
Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia  PA 19101-7346
Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia  PA 19101-7346
NC Department of Revenue Attn: Btcy Unit PO Box 1168 Raleigh  NC 27602-1168

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

Berewick Pointe Apts 9550 Gannon Dr  Charlotte	NC	28278
Capital One Bank USA NA PO Box 31293  Salt Lake City	UT	84131
Credit One Bank, NA PO Box 98873  Las Vegas	NV	89193
Credit One Bank, NA PO Box 98873  Las Vegas	NV	89193
Charter Communications 2222 South Blvd  Charlotte	NC	28203
Duke Energy Carolinas 526 S. Church Street  Charlotte	NC	28202
Fed Loan Servicing PO Box 60610  Harrisburg	PA	17106
First Premier Bank 3820 N. Louise Ave  Sioux Falls	SD	57107
Global Lending Services 1200 Brookfield Blvd Suite 300 Greenville	NC	29607
Indigo-Celtic Bank PO Box 4499  Beaverton	OR	97076

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

LVNV Funding LLC PO Box 10497  Greenville  SC 29603
Merrick Bank Corporation PO Box 9201  Bethpage  NY 11804
Navient PO Box 9655  Wilkes-Barre  PA 18773
Navient PO Box 9655  Wilkes-Barre  PA 18773
Progressive Leasing 256 Data Dr  Draper  UT 84020
Synchrony Bank 777 Long Ridge Road  Stanford  CT 06902
Time Financing Service 501 W. Ehringhaus Street  Elizabeth City  NC 27909
Hunter Warfield 4620 Woodland Corporate Blvd  Tampa  FL 33614
Spring Oaks Capital 1400 Crossways Blvd Ste 100 B Chesapeake  VA 23320
Tate & Kirlin Associates, Inc 580 Middletown Blvd Suite 240 Langghorne  PA 19047

Debtor 1	Teresa	Inez	Heckstall	Case number (if known)
	First Name	Middle Name	Last Name	

Carson Smithfield, LLC PO Box 9216  Old Bethpage NY 11804
Asset Recovery Solutions, LLC 2200 E. Devon Ave Ste 200 Des Plaines IL 60018-4501
Sessoms & Rogers, PA PO Box 110564  Durham NC 27709
Portfolio Recovery Associates, LLC PO Box 12914  Norfolk VA 23541
Midland Credit Management 350 Camino De La Reina  San Diego CA 92108
Southwest Credit Sys 4120 International Pkwy #1100 Carrolton TX 75007
Helvey & Associates, Inc 1401 Kings Hwy  Winona Lake IN 46590-1520
Dynamic Recovery Solutions 135 Interstate Blvd  Greenville SC 29615
National Recovery Solutions, LLC 6425 Dysinger Road  Lockport NY 14094